

Stronger Super

Stronger Super is a set of government reforms that aim to deliver a stronger, more efficient super system, and maximise the retirement income of members who don't take an active role in managing their super.

MySuper

MySuper is a new, simple and cost-effective super product that will replace existing default products. MySuper will have a standard set of features and fees that will allow members to compare funds more easily.

The core components of MySuper are:

- investments a single investment strategy
- fees aligned with standards
- insurance automatic Death and TPD cover, but members can still opt-out.

Both new and existing members will still be able to select investment and insurance options based on their individual needs.

In coming weeks members of employer based super plans will receive communication directly from their fund provider regarding their superannuation fund and the changes that the "Stronger Super" Government reforms including MySuper will mean to them.

There are a number of choices available to you and these will be outlined in your letter together with a <u>reference guide</u> that will have more general information.

This brief <u>presentation</u> will also assist you in understanding these changes and what they may mean to you

We understand that you are busy and may have a number of questions regarding these changes.

Before you make any choices regarding your investment strategy or insurance design please contact us directly on (03) 9459 2966 or via our <u>website</u>, to either arrange to meet with us or discuss your situation over the phone with one of our qualified advisers.

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